Krishna Associates

CANARA BANK SARFESI Panel Valuer's

Door No. 7-2-6, L.I.C.OFFICE ROAD, NARASAYYA AGRAHARAM,BHIMAVARAM-534201

S. VIJAYA KRISHNAMRAJU M.Tech., (Structures)
Income Tax Regd. Valuer,
F.No.CC/VSP/Tech/34AB/66/2021-22
D.No:-7-2-6, L.I.C. Office Road,
NARASAYYA AGRAHARAM,
BHIMAVARAM. 534201.
Mobile: 9701920585, 9492720585.
Email:sagikrishna8056@gmail.com

Date: 15-07-2026
Place:-Bhimavaram.

FORMATE –A

To,
THE REGIONAL MANEGER,
CANARA BANK,
BHIMAVARAM,
ANDHRA PRADESH.

VALUATION REPORT (IN RESPECT OF VACANT SITE/ LAND AND BUILDING)

(To be filled by the approved Valuer)

I	**GENERAL**		
1.	Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)		Smt. BONAM RANGANAYAKAMMA W/o VENKATA GANGADHARA PRASAD PADAMATIPALEM PANCHAYATHI, NEAREST DOOR NO: 2-171/1, KALIDINDI REVENUE VILLAGE, KALIDINID MANDAL, ELURU DISTRICT, A.P. – 521344.
1	Purposed for which the valuer is made		*TO ASSESS THE VALUE FOR SARFESI*
2	a) Date of inspection		*08-07-2026*
	b) Date on which the valuation is made		*15-07-2026*
3	List of documents produced for perusal		
	1) REGISTERED SALE DEED		Registered Sale Deed No 716/2008, Dated 09/04/2008. In favor of Smt. BONAM RANGANAYAKAMMA W/O VENKATA GANGADHARA PRASAD
	2) LAYOUT PLAN APPROVAL		*NO.*
4	Brief description of the property (Including leasehold / freehold etc)		*Vacant Land*

5	Location of Property		
	Plot no / Survey no.		*R.S. NO : 35*
	Door no.		---
	S.F. No./ T.S. No./ R. S. No		*R.S. NO : 35*
	Village/ Block		*PADAMATI PALEM VILLAGE*
	Taluk / Ward		*KAIKALURU S.R.O.*
	Mandal/ District		*PADAMATI PALEM VILLAGE, KALIDINDI MANDAL, ELURU DISTRICT*
7	Postal address of the property		Smt. BONAM RANGANAYAKAMMA W/o VENKATA GANGADHARA PRASAD PADAMATIPALEM PANCHAYATHI, NEAREST DOOR NO: 2-171/1, KALIDINDI REVENUE VILLAGE, KALIDINID MANDAL, ELURU DISTRICT, A.P. – 521344.
8	City / Town		*PADAMATI PALEM PANCHAYATHI LIMITS*
	Residential area		*Yes.*
	Commercial area		*No.*
9	Classification of the area		
	i)High/ Middle / poor		*Poor*
	ii) Urban / Semi urban / Rural		*Rural area*
10	Coming under corporation limit / village / Panchayat, municipality		
11	Whether covered under any state / central Govt. enactments (e.g urban land ceiling act) or notified under agency area / scheduled area / cantonment area		*NA*
12	In case it is an agricultural land, any conversion to house site plots is cantonment area		*NA*
13	Boundaries of the property		***As Per Sale Deed***
	Extent		*532.40 Sq. Yds.*
	North		*Building of Pittu Subbarayudu and 9'-0' wide Joint lane*
	South		*House of Chitturi Bhogayya*
	East		*Land Belongs to Pamu Venkateswaramma and Other's*
	West		*Land Belongs to Pittu Subba Rayudu*
			As per Actuals
	Extent.		*532.40 Sq. Yds..*
	North		*Building of Pittu Subbarayudu and 9'-0' wide Joint lane*
	South		*House of Chitturi Bhogayya*

	East		*Land Belongs to Pamu Venkateswaramma and Other's*	
	West		*Land Belongs to Pittu Subba Rayudu*	
14.1	Dimensions of the site		*As per the Doc*	*As per the actual*
	North		76'-6"	76'-6"
	South		76'-6"	76'-6"
	East		64'-0"	64'-0"
	West		61'-0"	61'-0"
14.2	Latitude, Longitude And co ordinates of the site		*16.500066N & 81.281547E*	
15	Extent of the site		*532.40 Sq. Yds.*	
16	Extent of the site considered for valuation (least of 14 A & 14 B)		*532.40 Sq. Yds.*	
17	Whether occupied by the owner / tenant? If occupied by tenant, since how long ? Rent received per month.		*Vacant Plot*	
II	**CHARACTERISTICS OF THE SITE**			
1	Classification of locality		*Residential*	
2	Development of surrounding area		*Residential Area*	
3	Possibility of frequent flooding / sub – merging		*Sub-merging.*	
4	Feasibility to the civic amenities like school, hospital, bus stop, market etc..		*Nearby Gudivada to Bhimavaram Road*	
5	Level of land with topographical conditions		*Leveled*	
6	Shape of land		*regular*	
7	Type of use to which it can be put		*Vacant Land*	
8	Any usage restriction		*No*	
9	Is plot in town planning approved layout?		*No*	
10	Corner plot or intermittent plot?		*intermittent plot*	
11	Road facilities		*Not Provided*	
12	Type of road available at present		*Earthen Road*	
13	Width of road – is it below 20' or more than 20'		*9'-0" wide Passage (Below 20 feet)*	
14	Is it a land – locked land?		*No*	
15	Water potentiality		*Available*	
16	Underground sewerage system		*Not Available*	
17	Is power supply available at the site?		*Not Available*	
18	Advantage of the site			
	1.		*Rural Area,*	
	2.		*nearest to the Main road*	

19	Special remarks, if any like threat of acquisition of land for public service purpose, road widening or applicability of CRZ Provisions etc… (Distance from sea – coast / tidal level must be incorporated)			*No*
	PART – A (Valuation of Land)			
	Size of Plot			
1	A) North & south			---
	B) East & West			---
2	Total extent of the plot			*532.40 Sq. Yds.*
3	Prevailing market rate (Along with details / reference of at least two latest deals / transactions with respect to adjacent properties in the area)			*Rs:6,000/-to Rs 7,000/-per Acre.*
4	Guideline rate obtained from the Registrar 's office (and evidence thereof to be enclosed)			*Rs. 2,200/- per Sq. Yard.*
5	Assessed / adopted rate of valuation			*Rs. 4,500/- per Sq. Yard.*
6	Estimated value of land			*532.40 X Rs. 6,500/- per Sq. Yard = Rs. 34,60,000/-*
	PART – B (Valuation of Building)			
	Technical details of the building			
	a)	Type of building (Residential / commercial / industrial)		---
	b)	Type of construction (load bearing / Rcc / steel framed)		---
	c)	Year of construction		---
		Age of the Building		---
		Residual life of the building		---
		Total life of the building		---
	d)	Number of floors and height of each floor including basement, if any		---
	e)	Plinth area floor – wise (As per plan) (As per Actual)		---
	f)	Condition of the building		---
		i)Exterior – Excellent, Good, normal, poor		---
		ii)Inferior – Excellent, Good, normal poor		---
	g)	Date of issue and validity of layout of approved map / plan		---
	h)	Approved map / plan issuing authority		---
	i)	Whether genuineness or authenticity of approved map / plan is verified		---

	j)	Any other comments by our empanelled valuer on authentic of approved plan		---

SPECIFICATIONS OF CONSTRUCTION (FLOOR – WISE) IN RESPECT OF			
S.No	Description		
1	Foundation	---	---
2	Basement		
3	Super structure		
4	Joinery / Doors & windows (please furnish details about size of frames, shutters , glazing, fitting etc… and specify the species of timber)		
5	Rcc Works		
6	Plastering		
7	Flooring, skirting, dandling		
8	Special finish as marble, granite, wooden paneling, grills, etc….		
9	Roofing including weather proof course		
10	Drainage		

S.No	Description	---	---
1	Compound wall	---	---
	Height	---	---
	Length	---	---
	Type of construction	---	---
2	Electrical installation	---	---
	Type of wiring	---	---
	Class of fittings (superior/ordinary/ poor)	---	---
	Number of light points	---	---
	Fan points	---	---
	Spare plug points	---	---
	Any other item	---	---
	Plumbing installation	---	---
3	No of water closets and their type	---	---
	No of wash basins	---	---
	No of urinals	---	---
	No of bath tubes	---	---
	Water meter, taps, etc..	---	---
	Any other fixtures	---	---

DETAILS OF VALUATION

Sl. No	Particulars of item	Plinth area/ Flat area	Roof height	Age of building	Estimated rate of replacement construction	Replacement cost	Depreciation Rs.	Net value after depreciation Rs.
1	VACANT LAND	---	---	---	---	---	---	---

Part –C – (Extra item)

1	Teak wood doors & windows	---

2	Pop ceiling	---
3	Altek paints with emulation paints	---
4	Safety grills	---
5	Modular kitchen	---
6	Iron cup boards	---
7	External toilets	---
	Total	---

Part –D – (AMINITIES)

1	Rcc planks	---
2	Glazed tiles	---
3	Extra sinks and bath tub	---
4	Marble tiles flooring	---
5	Interior decorations	---
6	Architectural elevation works	---
7	Paneling works	---
8	Aluminum works	---
9	Aluminum hand rails	---
10	Stair case	---
	Total	---

Part – E (Miscellaneous) (Amount in Rs.)

1	Separate toilet room		---
2	Separate lumber room		---
3	Separate water tank / sump		---
4	Trees, gardening		---
	Total		---

Part – F (Services) (Amount in Rs.)

1	Water supply arrangements		---
2	Drainage arrangements		---
3	Compound wall with iron grill gates		---
4	C.B. deposits, fittings etc.		---
5	Pavement		---
6	Slab extensions		---
7	Elevations		---
8	Stair case		---
	Total		---

Total abstract of the Entire Property

Part – A	Land		34,60,000-00
Part – B	Building		---
Part – C	Extra items		---
Part – D	Amenities		---
Part – E	Miscellaneous		---
Part – F	Services		---
	Total value of property		Rs. 34,60,000-00
	(or) Say		Rs. 34,60,000-00

(Valuation: Here the approved Valuer should discuss in detail his approach to valuation of Property and indicate how the value has been arrived at, supported by necessary calculation. Also such aspects ad I) Salability Ii) Likely rental values in future and III) any likely income it may generate may be discussed).

Photograph of owner / representative with property in background to be enclosed.

Screen shot of longitude/ latitude and co ordinates of property using GPS / Various apps/ internet sites

As a result of my appraisal and analysis, it is my considered opinion that the present fair market value of the property in the prevailing condition with aforesaid specifications is **Rs. 34,60,000/- (RUPEES: Thirty Four Lakhs and Sixty Thousand Only)**

The book value of the above property as of is Rs. 11,71,280-00
(Rupees : Eleven Lakhs and Seventy One Thousand and Two Eighty Only)
The fair market value of the property Rs. 34,60,000-00
(Rupees : Thirty Four Lakhs and Sixty Thousand Only)
Realizable value of the property Rs. 31,14,000-00
(Rupees : Thirty One Lakhs and Fourteen Thousand Only)
The distress value of the property Rs. 28,02,000-00
(Rupees : Twenty Eight Lakhs and Two Thousand Only)
Note : THE PROPERTY IS LOCATED IN R.S. NO : 35, PADAMATI PALEM VILLAGE, KALIDINDI REVENUE VILLAGE, ELURU DISTRICT, ANDHRA PRADESH.
PLACE : BHIMAVARAM.
Dated : 25-02-2026

Signature
(Name and official seal of the approve Valuer)

CERTIFICATE

The undersigned have inspected the property detailed in the Valuation

Report dated _____ on _____we are satisfied that the fair and Reasonable value of the Property is Rs. _____ (Rupees _____ Only

Date : 15-07-2026 **Signature**

(Name of the Branch Manager with official seal)

Appendix V: DECLARATION FROM VALUERS

I hereby declare that-

a. The information furnished in my valuation report dated 15TH July, 2026. is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.

b. I have no direct or indirect interest in the property valued;

c. I have personally inspected the property on dated 08-07-2026. The work is not sub-contracted to any other valuer and carried out by myself.

d. I have not been convicted of any offence and sentenced to a term of Imprisonment;

e. I have not been found guilty of misconduct in my professional capacity.

f. I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation by Banks and HFIs in India, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part-B of the above handbook to the best of my ability.

g. I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable.

h. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure III- A signed copy of same to be taken and kept along with this declaration)

i. I am registered under Section 34 AB of the Wealth Tax Act, 1957.

j. I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.

k. Further, I hereby provide the following information.

SL No.	Particulars	Valuer comment
1	background information of the asset being valued;	Yes. Preliminary information and gathered and submitted with the document.
2	purpose of valuation and appointing authority	SARFAESI VALUATION PURPOSE.
3	identity of the valuer and any other experts involved in the valuation;	Yes.
4	disclosure of valuer interest or conflict, if any;	No

5	date of appointment, valuation date and date of report;	08-07-2026 and 15-07-2026
6	inspections and/or investigations undertaken;	Site inspection and local investigations are followed
7	nature and sources of the information used or relied upon;	Local market enquiry and nearby flat sales information gathered and consulted with builder and real estate brokers and site owner.
8	procedures adopted in carrying out the valuation and valuation standards followed;	Yes
9	restrictions on use of the report, if any;	No
10	major factors that were taken into account during the valuation;	Yes
11	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	According to my knowledge no litigations said the property. The owner sold the flat.

Date: 15-07-2026

Place: BHIMAVARAM.

Signature

(Name of the Approved Valuer and Seal of the Firm / Company)

Appendix VI: MODEL CODE OF CONDUCT FOR VALUERS

{Adopted in line with Companies (Registered Valuers and Valuation Rules, 2017)}

All valuers empanelled with bank shall strictly adhere to the following code of conduct:

Integrity and Fairness

1. A valuer shall, in the conduct of his/its business, follow high standards of integrity and fairness in all his/its dealings with his/its clients and other valuers.
2. A valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.
3. A valuer shall endeavor to ensure that he/it provides true and adequate information and shall not misrepresent any facts or situations.
4. A valuer shall refrain from being involved in any action that would bring disrepute to the profession.
5. A valuer shall keep public interest foremost while delivering his services.

Professional Competence and Due Care

6. A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.
7. A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time
8. A valuer shall continuously maintain professional knowledge and skill to provide competent professional service based on up-to-date developments in practice, prevailing regulations/guidelines and techniques.
9. In the preparation of a valuation report, the valuer shall not disclaim liability for his/its expertise or deny his/its duty of care, except to the extent that the assumptions are based on statements of fact provided by the company or its auditors or consultants or information available in public domain and not generated by the valuer.
10. A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.
11. A valuer shall clearly state to his client the services that he would be competent to provide and the services for which he would be relying on other valuers or professionals or for which the client can have a separate arrangement with other valuers.

Independence and Disclosure of Interest

12. A valuer shall act with objectivity in his/its professional dealings by ensuring that his/its decisions are made without the presence of any bias, conflict of interest, coercion, or undue influence of any party, whether directly connected to the valuation assignment or not.
13. A valuer shall not take up an assignment if he/it or any of his/its relatives or associates is not independent in terms of association to the company.
14. A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.

15. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.
16. A valuer shall not deal in securities of any subject company after any time when he/it first becomes aware of the possibility of his/its association with the valuation, and in accordance with the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 or till the time the valuation report becomes public, whichever is earlier.
17. A valuer shall not indulge in “mandate snatching” or offering “convenience valuations” in order to cater to a company or client’s needs.
18. As an independent valuer, the valuer shall not charge success fee (Success fees may be defined as a compensation / incentive paid to any third party for successful closure of transaction. In this case, approval of credit proposals).
19. In any fairness opinion or independent expert opinion submitted by a valuer, if there has been a prior engagement in an unconnected transaction, the valuer shall declare the association with the company during the last five years.

Confidentiality

20. A valuer shall not use or divulge to other clients or any other party any confidential information about the subject company, which has come to his/its knowledge without proper and specific authority or unless there is a legal or professional right or duty to disclose.
21. A valuer shall ensure that he/ it maintains written contemporaneous records for any decision taken, the reasons for taking the decision, and the information and evidence in support of such decision. This shall be maintained so as to sufficiently enable a reasonable person to take a view on the appropriateness of his/its decisions and actions.
22. A valuer shall appear, co-operate and be available for inspections and investigations carried out by the authority, any person authorised by the authority, the registered valuersorganisation with which he/it is registered or any other statutory regulatory body.
23. A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuersorganisation with which he/it is registered, or any other statutory regulatory body.
24. A valuer while respecting the confidentiality of information acquired during the course of performing professional services, shall maintain proper working papers for a period of three years or such longer period as required in its contract for a specific valuation, for production before a regulatory authority or for a peer review. In the event of a pending case before the Tribunal or Appellate Tribunal, the record shall be maintained till the disposal of the case.

Gifts and hospitality:

25. A valuer or his/its relative shall not accept gifts or hospitality which undermines or affects his independence as a valuer.
    Explanation. — For the purposes of this code the term ‘relative’ shall have the same meaning as defined in clause (77) of Section 2 of the Companies Act, 2013.
26. A valuer shall not offer gifts or hospitality or a financial or any other advantage to a public servant or any other person with a view to obtain or retain work for himself/ itself, or to obtain or retain an advantage in the conduct of profession for himself/ itself.

Remuneration and Costs.

27. A valuer shall provide services for remuneration which is charged in a transparent manner, is a reasonable reflection of the work necessarily and properly undertaken, and is not inconsistent with the applicable rules.
28. A valuer shall not accept any fees or charges other than those which are disclosed in a written contract with the person to whom he would be rendering service.

Occupation, employability and restrictions.

29. A valuer shall refrain from accepting too many assignments, if he/it is unlikely to be able to devote adequate time to each of his/ its assignments.
30. A valuer shall not conduct business which in the opinion of the authority or the registered valuer organization discredits the profession.

Date: 15-07-2026.
Place: BHIMAVARAM.

Signature

(Name of the Approved Valuer and Seal of the Firm / Company)

PHOTOS : SHOWING THE ABOVE DESCRIBED PROPERTY Smt. BONAM RANGANAYAKAMMA W/o VENKATA GANGADHARA PRASAD PADAMATIPALEM PANCHAYATHI, NEAREST DOOR NO: 2-171/1, KALIDINDI REVENUE VILLAGE, KALIDINID MANDAL, ELURU DISTRICT, A.P. – 521344.







Place : BHIMAVARAM.
Date : 15/07/2026

Signature
(Name and Official seal of the Approved Valuer)

LOCATION MAP : SHOWING THE ABOVE DESCRIBED PROPERTY Smt. BONAM RANGANAYAKAMMA W/o VENKATA GANGADHARA PRASAD PADAMATIPALEM PANCHAYATHI, NEAREST DOOR NO: 2-171/1, KALIDINDI REVENUE VILLAGE, KALIDINID MANDAL, ELURU DISTRICT, A.P. – 521344.

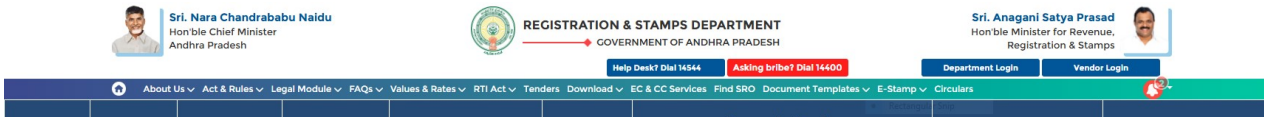


Place : BHIMAVARAM.

Date : 15/07/2026

Signature
(Name and Official seal of the Approved Valuer)

IGRS RATES : SHOWING THE ABOVE DESCRIBED PROPERTY Smt. BONAM RANGANAYAKAMMA W/o VENKATA GANGADHARA PRASAD PADAMATIPALEM PANCHAYATHI, NEAREST DOOR NO: 2-171/1, KALIDINDI REVENUE VILLAGE, KALIDINID MANDAL, ELURU DISTRICT, A.P. – 521344.

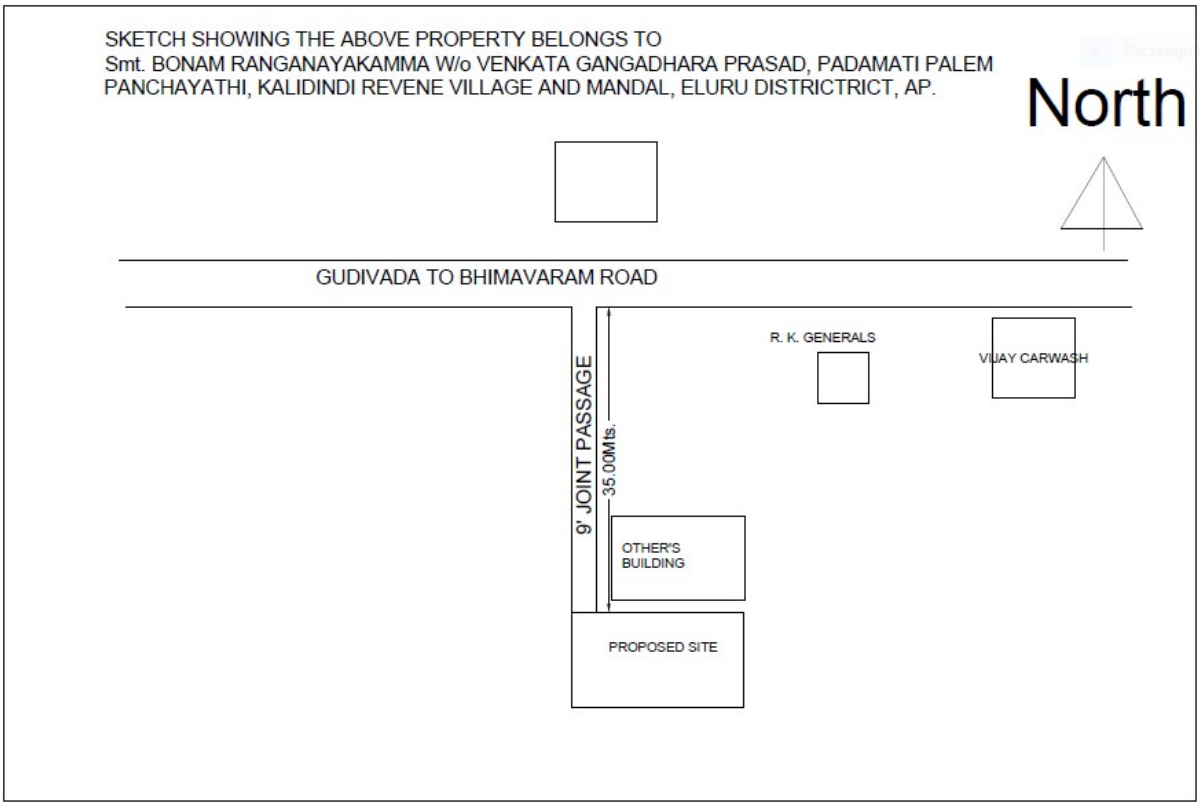


Ward No	Block No	BI-Ward No	BI-Block No	Locality/Door No	Unit Rate	Composite Gazette			Classification	Effective Date
						Ground Floor	First Floor	Other Floor		
1	-	-	-	ALL	4000	1690	1690	1690	Residential	01/02/2025
1	-	-	-	GURUVAIPALEM	2200	1600	1600	1600	Residential	01/02/2025
1	-	-	-	LODIDALANKA	1800	1580	1580	1580	Residential	01/02/2025
1	-	-	-	PADAMATIPALEM	2200	1600	1600	1600	Residential	01/02/2025
1	-	-	-	SANTHOSHAPURAM	1800	1580	1580	1580	Residential	01/02/2025
1	-	-	-	SRP AGRAHARAM	2200	1600	1600	1600	Residential	01/02/2025
2	-	-	-	ALL	4000	1690	1690	1690	Residential	01/02/2025
2	-	-	-	GURUVAIPALEM	2200	1600	1600	1600	Residential	01/02/2025
2	-	-	-	LODIDALANKA	1800	1580	1580	1580	Residential	01/02/2025
2	-	-	-	PADAMATIPALEM	2200	1600	1600	1600	Residential	01/02/2025
2	-	-	-	SANTHOSHAPURAM	1800	1580	1580	1580	Residential	01/02/2025
2	-	-	-	SRP AGRAHARAM	2200	1600	1600	1600	Residential	01/02/2025
3	-	-	-	ALL	4000	1690	1690	1690	Residential	01/02/2025

Place : BHIMAVARAM.
Date : 15/07/2026

Signature
(Name and Official seal of the Approved Valuer)

LOCATION PLAN : SHOWING THE ABOVE DESCRIBED PROPERTY Smt. BONAM RANGANAYAKAMMA W/o VENKATA GANGADHARA PRASAD PADAMATIPALEM PANCHAYATHI, NEAREST DOOR NO: 2-171/1, KALIDINDI REVENUE VILLAGE, KALIDINID MANDAL, ELURU DISTRICT, A.P. – 521344.



Place : BHIMAVARAM.
Date : 25/02/2026

Signature
(Name and Official seal of the Approved Valuer)